

holding company by acquiring 100 percent of the voting shares of University National Bank, Pittsburg, Kansas, a de novo bank in organization.

E. Federal Reserve Bank of Dallas (W. Arthur Tribble, Vice President) 2200 North Pearl Street, Dallas, Texas 75201-2272:

1. South Plains Financial, Inc., Lubbock, Texas; to acquire 100 percent of the voting shares of West Texas National, Bancshares, Inc., Lockney, Texas, and thereby indirectly acquire Lockney Holding Company, Inc., Wilmington, Delaware; First National Bank, Lockney, Texas; and First State Bank, Silverton, Texas.

2. Texas Country Bancshares, Inc., Brady, Texas, and TCB Delaware, Inc., Dover, Delaware; to acquire 100 percent of the voting shares of Knox City Bancshares, Inc., Knox City, Texas, and thereby indirectly acquire Citizens Bank, Knox City, Texas.

Board of Governors of the Federal Reserve System, October 16, 1998.

**Robert deV. Frierson,**

*Associate Secretary of the Board.*

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## FEDERAL RESERVE SYSTEM

### Notice of Proposals to Engage in Permissible Nonbanking Activities or to Acquire Companies that are Engaged in Permissible Nonbanking Activities

The companies listed in this notice have given notice under section 4 of the Bank Holding Company Act (12 U.S.C. 1843) (BHC Act) and Regulation Y, (12 CFR Part 225) to engage de novo, or to acquire or control voting securities or assets of a company, including the companies listed below, that engages either directly or through a subsidiary or other company, in a nonbanking activity that is listed in § 225.28 of Regulation Y (12 CFR 225.28) or that the Board has determined by Order to be closely related to banking and permissible for bank holding companies. Unless otherwise noted, these activities will be conducted throughout the United States.

Each notice is available for inspection at the Federal Reserve Bank indicated. The notice also will be available for inspection at the offices of the Board of Governors. Interested persons may express their views in writing on the question whether the proposal complies with the standards of section 4 of the BHC Act.

Unless otherwise noted, comments regarding the applications must be received at the Reserve Bank indicated

or the offices of the Board of Governors not later than November 5, 1998.

A. Federal Reserve Bank of New York (Betsy Buttrill White, Senior Vice President) 33 Liberty Street, New York, New York 10045-0001:

1. Warwick Community Bancorp, Inc., Warwick, New York; to acquire more than 5 percent but less than 10 percent of GSB Financial Corporation, Goshen, New York, and thereby indirectly acquire Goshen Savings Bank, Goshen, New York, and operate a savings association, pursuant to § 225.28(b)(4)(ii) of Regulation Y.

B. Federal Reserve Bank of Kansas City, (Michael Manies, Assistant Vice President) 925 Grand Avenue, Kansas City, Missouri 64198-0001:

1. Gold Banc Corporation, Leawood, Kansas; to acquire The Trust Company, St. Joseph, Missouri, and thereby indirectly engage in trust company functions, pursuant to § 225.28(b)(5) of Regulation Y.

Board of Governors of the Federal Reserve System, October 16, 1998.

**Robert deV. Frierson,**

*Associate Secretary of the Board.*

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## FEDERAL TRADE COMMISSION

[File Nos. 9823162, 9823528, & 9723267]

### Chrysler Corporation, Bozell Worldwide, Inc., & Martin Advertising, Inc.; Analysis to Aid Public Comment

**AGENCY:** Federal Trade Commission.

**ACTION:** Proposed Consent Agreements.

**SUMMARY:** The three consent agreements in these matters settle alleged violations of federal law prohibiting unfair or deceptive acts or practices or unfair methods of competition. The attached Analysis to Aid Public Comment describes both the allegations in the draft complaints that accompany the consent agreements and the terms of the consent orders—embodied in the consent agreements—that would settle these allegations.

**DATES:** Comments must be received on or before December 21, 1998.

**ADDRESSES:** Comments should be directed to: FTC/Office of the Secretary, Room 159, 6th St. and Pa. Ave., NW., Washington, DC 20580.

**FOR FURTHER INFORMATION CONTACT:** Rolando Berrelez or Sally Pitofsky, FTC/S-4429, Washington, DC 20580. (202) 326-3211 or 326-3318.

**SUPPLEMENTARY INFORMATION:** Pursuant to Section 6(f) of the Federal Trade

Commission Act, 38 Stat. 721, 15 U.S.C. 46, and Section 2.34 of the Commission's Rules of Practice (16 CFR 2.34), notice is hereby given that the above-captioned consent agreements containing consent orders to cease and desist, having been filed with and accepted, subject to final approval, by the Commission, have been placed on the public record for a period of sixty (60) days. The following Analysis to Aid Public Comment describes the terms of the consent agreements, and the allegations in the complaints. An electronic copy of the full text of the consent agreement packages can be obtained from the FTC Home Page (for October 15, 1998), on the World Wide Web, at "http://www.ftc.gov/os/actions97.htm." A paper copy can be obtained from the FTC Public Reference Room, Room H-130, Sixth Street and Pennsylvania Avenue, NW., Washington, DC 20580, either in person or by calling (202) 326-3627. Public comment is invited. Such comments or views will be considered by the Commission and will be available for inspection and copying at its principal office in accordance with Section 4.9(b)(6)(ii) of the Commission's Rules of Practice (16 CFR 4.9(b)(6)(ii)).

### Analysis of Proposed Consent Order To Aid Public Comment

#### Summary

The Federal Trade Commission has accepted separate agreements, subject to final approval, from Chrysler Corporation ("Chrysler") and two advertising agencies, Bozell Worldwide, Inc. ("Bozell") and Martin Advertising, Inc., ("Martin") (collectively referred to as "respondents"). Bozell is the advertising agency for Chrysler, and Martin is an advertising agency for numerous automobile dealers and dealer marketing groups.

The proposed consent orders have been placed on the public record for sixty (60) days for receipt of comments by interested persons. Comments received during this period will become part of the public record. After sixty (60) days, the Commission will again review the agreements and the comments received and will decide whether it should withdraw from the agreements or make final the agreements' proposed orders.

The complaints allege that respondents created and disseminated automobile lease advertisements that violate the Federal Trade Commission Act ("FTC Act"), the Consumer Leasing Act ("CLA"), and Regulation M. The complaint against Martin also alleges that respondent Martin's automobile